

<b>Information to identify the case:</b>			
Debtor 1	<b>John C Cosnotti</b>		Social Security number or ITIN <b>xxx-xx-6073</b>
	First Name	Middle Name	Last Name
Debtor 2			EIN --_-----
(Spouse, if filing)	First Name	Middle Name	Last Name
			Social Security number or ITIN -----
			EIN --_-----
United States Bankruptcy Court <b>Northern District of Illinois</b>			Date case filed for chapter <b>7 7/28/20</b>
Case number: <b>20-14632</b>			

**Official Form 309A (For Individuals or Joint Debtors)**  
**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John C Cosnotti	
2. All other names used in the last 8 years		
3. Address	34480 N Bridle Lane Gurnee, IL 60031	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Joseph E Cohen Cohen & Krol 105 West Madison Suite 1100 Chicago, IL 60602	Contact phone 312 368-0300 Email: jcohen@cohenandkrol.com

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.  Contact phone 1-866-222-8029  Date: 7/29/20
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 3, 2020 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtors must bring a picture ID and proof of their Social Security Number.</b>	Location:  <b>Appear by Telephone. For instructions,, visit: <a href="http://www.justice.gov/ust-regions-r11/region-11-northern-district-illinois">www.justice.gov/ust-regions-r11/region-11-northern-district-illinois</a></b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 11/2/20</b>          <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Northern District of IllinoisIn re:  
John C Cosnotti  
DebtorCase No. 20-14632-ABG  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: ccoronal  
Form ID: 309APage 1 of 2  
Total Noticed: 17

Date Rcvd: Jul 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2020.

db +John C Cosnotti, 34480 N Bridle Lane, Gurnee, IL 60031-4225  
 28957101 +Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, Po Box 790040,  
 St. Louis, MO 63179-0040

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: cutlerfilings@gmail.com Jul 30 2020 02:14:48 David H Cutler,  
 Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076

tr +EDI: QJECOHEN.COM Jul 30 2020 05:58:00 Joseph E Cohen, Cohen & Krol,  
 105 West Madison Suite 1100, Chicago, IL 60602-4600  
 28957095 +E-mail/Text: backoffice@affirm.com Jul 30 2020 02:16:30 Affirm Inc, Affirm Incorporated,  
 Po Box 720, San Francisco, CA 94104-0720  
 28957097 +EDI: PHINAMERI.COM Jul 30 2020 05:58:00 AmeriCredit/GM Financial, Attn: Bankruptcy,  
 Po Box 183853, Arlington, TX 76096-3853  
 28957096 +E-mail/Text: cashnotices@gmail.com Jul 30 2020 02:16:20 Americash,  
 2400 East Devon Avenue Suite 300, Des Plaines, IL 60018-4600  
 28957099 +EDI: CAPITALONE.COM Jul 30 2020 05:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 28957100 +EDI: CAPITALONE.COM Jul 30 2020 05:58:00 Capital One / Menard, Attn: Bankruptcy,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 28957102 +EDI: DISCOVER.COM Jul 30 2020 05:58:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 28957103 +EDI: AMINFOFP.COM Jul 30 2020 05:58:00 First Premier Bank, Attn: Bankruptcy,  
 Po Box 5524, Sioux Falls, SD 57117-5524  
 28957104 +EDI: IRS.COM Jul 30 2020 05:58:00 Internal Revenue Service,  
 c/o Centralized Insolvency Operatio, Post Office Box 7346, Philadelphia, PA 19101-7346  
 28957105 +EDI: AGFINANCE.COM Jul 30 2020 05:58:00 OneMain Financial, Attn: Bankruptcy,  
 601 Nw 2nd Street, Evansville, IN 47708-1013  
 28957106 +EDI: RMSC.COM Jul 30 2020 05:58:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060,  
 Orlando, FL 32896-5060  
 28957107 +EDI: RMSC.COM Jul 30 2020 05:58:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 28957108 +EDI: RMSC.COM Jul 30 2020 05:58:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 28957109 +EDI: WFFC.COM Jul 30 2020 05:58:00 Wells Fargo Jewelry Advantage, Attn: Bankruptcy,  
 Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

28957098 ##+AmeriHome Mortgage, Attn: Bankruptcy, 21215 Burbank Blvd, 4th Floor,  
 Woodland Hills, CA 91367-7091

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 31, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2020 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 John C Cosnotti cutlerfilings@gmail.com,  
 r48280@notify.bestcase.com

District/off: 0752-1

User: ccoronal  
Form ID: 309A

Page 2 of 2  
Total Noticed: 17

Date Rcvd: Jul 29, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Joseph E Cohen jcohen@cohenandkrol.com,  
jcohen@ecf.AxosFS.com;jcohenattorney@gmail.com;jneiman@cohenandkrol.com;acartwright@cohenandkrol.  
com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3